

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TENNESSEE  
SOUTHERN DIVISION**

**IN RE:  
DOUGLAS CARL LANKSTER  
TIFFANY LEANN LANKSTER**

**Case No.: 17-13003 SDR  
Chapter 13**

**NOTICE OF FINAL CURE PAYMENT**

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According to Fed. Bankr. Rule 3002.1(f), the Trustee gives notice that the amount required to cure the prepetition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**Part 1: MORTGAGE INFORMATION**

Creditor Name: **HOME POINT FINANCIAL CORPORATION**

Court Claim Number: **016** UCI: N/A

Last Four of Account Id Number: **0703**

Property Address, if available: **142 OSCEOLA DR**

**Part 2: CURE AMOUNT**

a. Allowed prepetition arrearage:	\$2112.88
b. Prepetition arrearage paid by the Trustee:	\$2112.88
c. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c):	\$455.00
d. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c) paid by the Trustee:	\$455.00
Total Disbursements by Trustee:	\$33,898.96

**Part 3: POST PETITION MORTGAGE PAYMENT**

Mortgage is paid thru the Trustee conduit.

Current Monthly Mortgage Payment: \$653.76

Next post-petition payment due: July 2021

**To the extent that the Debtor is not current as of the date of this notice, the creditor should file a response indicating same.**

**YOUR RESPONSE IS REQUIRED BY F.R.B.P Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions. To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this notice sent to debtor(s) and creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: 7/15/21

Respectfully Submitted:

s/ Kara L. West, Trustee  
Kara L. West (TN No. 25744)  
Standing Chapter 13 Trustee  
P.O. Box 511  
Chattanooga, TN 37401  
(423) 265-2261

**CERTIFICATE OF SERVICE**

I hereby certify that on July 15, 2021 a copy of the Notice of Final Cure was served on those listed below as indicated:

**Via electronic noticing:**

CHARLES G JENKINS JR ESQUIRE - ECF  
US Trustee – ECF  
Bankruptcy Court – ECF  
WILSON & ASSOCIATES PLLC – ECF

**Via U.S. First Class mail, postage prepaid, to the following entities at the address listed:**

Debtor: DOUGLAS CARL LANKSTER, 142 OSCEOLA DR, , WHITWELL, TN 37397  
Creditor: HOME POINT FINANCIAL CORPORATION, 11511 LUNA ROAD SUITE 300, , FARMERS BRANCH, TX 75234-  
Creditor Noticing Address:

s/ Kara L. West w/permission by DRJ (35)  
Chapter 13 Trustee  
P.O. Box 511  
Chattanooga, TN 37401-0511  
(423) 265-2261

Case: 17-13003 DOUGLAS CARL LANKSTER

HOME POINT FINANCIAL CORPORATION  
11511 LUNA ROAD SUITE 300

FARMERS BRANCH, TX 75

Acct No: 0703/142 OSCEOLA DR WHI

142 OSCEOLA DR WHITWELL TN 37397(1ST MTG) MAIN\*\*

Sequence: 24

Modify:

Filed Date: 11/8/2017 12:00:00AM

Hold Code:

Amt Sched: \$83,261.00	Debt: \$31,331.08	Interest Paid: \$0.00
Amt Due: \$663.84	Paid: \$31,331.08	Accrued Int: \$0.00
		Balance Due: \$0.00

name	Type	Date	Check #	Principal	Interest	Total	Reconciled
<b>0160</b>	<b>HOME POINT FINANCIAL CORPORATION</b>						
HOME POINT FINANCIAL CORPORA		06/30/2021	2119497	\$653.84	\$0.00	\$653.84	
HOME POINT FINANCIAL CORPORA	A	06/29/2021	0	\$10.00	\$0.00	\$10.00	
HOME POINT FINANCIAL CORPORA		05/31/2021	2115682	\$663.84	\$0.00	\$663.84	06/28/2021
HOME POINT FINANCIAL CORPORA		04/30/2021	2111875	\$663.84	\$0.00	\$663.84	06/01/2021
HOME POINT FINANCIAL CORPORA		03/31/2021	2108029	\$663.84	\$0.00	\$663.84	04/30/2021
HOME POINT FINANCIAL CORPORA		02/28/2021	2101047	\$663.84	\$0.00	\$663.84	03/29/2021
HOME POINT FINANCIAL CORPORA		01/31/2021	2097332	\$663.84	\$0.00	\$663.84	03/08/2021
HOME POINT FINANCIAL CORPORA		12/31/2020	2093617	\$663.84	\$0.00	\$663.84	01/25/2021
HOME POINT FINANCIAL CORPORA		11/30/2020	2089794	\$663.84	\$0.00	\$663.84	12/28/2020
HOME POINT FINANCIAL CORPORA		10/31/2020	2086012	\$663.84	\$0.00	\$663.84	11/27/2020
HOME POINT FINANCIAL CORPORA		09/30/2020	2082173	\$663.84	\$0.00	\$663.84	10/29/2020
HOME POINT FINANCIAL CORPORA		08/31/2020	2078203	\$663.84	\$0.00	\$663.84	09/28/2020
HOME POINT FINANCIAL CORPORA		07/31/2020	2074225	\$663.84	\$0.00	\$663.84	09/01/2020
HOME POINT FINANCIAL CORPORA		06/30/2020	2070231	\$668.22	\$0.00	\$668.22	07/24/2020
HOME POINT FINANCIAL CORPORA		05/31/2020	2066172	\$668.22	\$0.00	\$668.22	06/24/2020
HOME POINT FINANCIAL CORPORA		04/30/2020	2062184	\$668.22	\$0.00	\$668.22	05/29/2020
HOME POINT FINANCIAL CORPORA	V	04/14/2020	2058420	(\$668.22)	\$0.00	(\$668.22)	04/14/2020
HOME POINT FINANCIAL CORPORA	M	04/14/2020	2059701	\$668.22	\$0.00	\$668.22	04/24/2020
HOME POINT FINANCIAL CORPORA		03/31/2020	2058420	\$668.22	\$0.00	\$668.22	04/14/2020
HOME POINT FINANCIAL CORPORA		02/29/2020	2054293	\$668.22	\$0.00	\$668.22	03/26/2020
HOME POINT FINANCIAL CORPORA		01/31/2020	2050297	\$668.22	\$0.00	\$668.22	02/27/2020
HOME POINT FINANCIAL CORPORA		12/31/2019	2046268	\$668.22	\$0.00	\$668.22	01/29/2020
HOME POINT FINANCIAL CORPORA		11/30/2019	2042247	\$668.22	\$0.00	\$668.22	12/30/2019
HOME POINT FINANCIAL CORPORA		10/31/2019	2038340	\$668.22	\$0.00	\$668.22	12/03/2019
HOME POINT FINANCIAL CORPORA		09/30/2019	2034243	\$668.22	\$0.00	\$668.22	11/05/2019
HOME POINT FINANCIAL CORPORA		08/31/2019	2030207	\$668.22	\$0.00	\$668.22	10/01/2019
HOME POINT FINANCIAL CORPORA		07/31/2019	2026019	\$668.22	\$0.00	\$668.22	08/26/2019
HOME POINT FINANCIAL CORPORA	M	07/12/2019	2023040	\$668.22	\$0.00	\$668.22	07/26/2019
HOME POINT FINANCIAL CORPORA	V	07/12/2019	2021844	(\$668.22)	\$0.00	(\$668.22)	07/12/2019
HOME POINT FINANCIAL CORPORA		06/30/2019	2021844	\$668.22	\$0.00	\$668.22	07/12/2019
HOME POINT FINANCIAL CORPORA		05/31/2019	2017647	\$668.22	\$0.00	\$668.22	06/28/2019

<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Page 4 of 6</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
HOME POINT FINANCIAL CORPORA		04/30/2019		2013264	\$668.22	\$0.00	\$668.22	05/29/2019
HOME POINT FINANCIAL CORPORA		03/31/2019		2008857	\$668.22	\$0.00	\$668.22	04/26/2019
HOME POINT FINANCIAL CORPORA		02/28/2019		2004707	\$668.22	\$0.00	\$668.22	04/18/2019
HOME POINT FINANCIAL CORPORA		01/31/2019		2000574	\$668.22	\$0.00	\$668.22	02/27/2019
HOME POINT FINANCIAL CORPORA		12/31/2018		1996510	\$668.22	\$0.00	\$668.22	01/28/2019
HOME POINT FINANCIAL CORPORA		11/30/2018		1992457	\$668.22	\$0.00	\$668.22	12/27/2018
HOME POINT FINANCIAL CORPORA		10/31/2018		1988428	\$1,336.44	\$0.00	\$1,336.44	11/29/2018
HOME POINT FINANCIAL CORPORA V		10/29/2018		1978068	(\$668.22)	\$0.00	(\$668.22)	10/29/2018
HOME POINT FINANCIAL CORPORA		09/30/2018		1978068	\$668.22	\$0.00	\$668.22	10/29/2018
HOME POINT FINANCIAL CORPORA		08/31/2018		1973769	\$897.56	\$0.00	\$897.56	09/28/2018
HOME POINT FINANCIAL CORPORA		07/31/2018		1969356	\$824.24	\$0.00	\$824.24	08/27/2018
HOME POINT FINANCIAL CORPORA		06/30/2018		1965110	\$818.44	\$0.00	\$818.44	07/25/2018
HOME POINT FINANCIAL CORPORA		05/31/2018		1960675	\$948.25	\$0.00	\$948.25	06/22/2018
HOME POINT FINANCIAL CORPORA		04/30/2018		1956123	\$669.93	\$0.00	\$669.93	05/24/2018
HOME POINT FINANCIAL CORPORA		03/31/2018		1951441	\$1,017.35	\$0.00	\$1,017.35	04/25/2018
HOME POINT FINANCIAL CORPORA		02/28/2018		1946769	\$537.72	\$0.00	\$537.72	03/21/2018
HOME POINT FINANCIAL CORPORA		01/31/2018		1942233	\$482.34	\$0.00	\$482.34	02/27/2018
HOME POINT FINANCIAL CORPORA		12/31/2017		1937668	\$482.34	\$0.00	\$482.34	01/25/2018
HOME POINT FINANCIAL CORPORA		11/30/2017		1933104	\$1,985.99	\$0.00	\$1,985.99	12/21/2017
Sub-totals: \$31,331.08					\$0.00	\$31,331.08		

**0161 HOME POINT FINANCIAL CORPORATION**

HOME POINT FINANCIAL CORPORA A	06/29/2021	0	(\$10.00)	\$0.00	(\$10.00)	
HOME POINT FINANCIAL CORPORA	11/30/2020	2089794	\$22.88	\$0.00	\$22.88	12/28/2020
HOME POINT FINANCIAL CORPORA	10/31/2020	2086012	\$50.00	\$0.00	\$50.00	11/27/2020
HOME POINT FINANCIAL CORPORA	09/30/2020	2082173	\$50.00	\$0.00	\$50.00	10/29/2020
HOME POINT FINANCIAL CORPORA	08/31/2020	2078203	\$50.00	\$0.00	\$50.00	09/28/2020
HOME POINT FINANCIAL CORPORA	07/31/2020	2074225	\$50.00	\$0.00	\$50.00	09/01/2020
HOME POINT FINANCIAL CORPORA	06/30/2020	2070231	\$50.00	\$0.00	\$50.00	07/24/2020
HOME POINT FINANCIAL CORPORA	05/31/2020	2066172	\$50.00	\$0.00	\$50.00	06/24/2020
HOME POINT FINANCIAL CORPORA	04/30/2020	2062184	\$50.00	\$0.00	\$50.00	05/29/2020
HOME POINT FINANCIAL CORPORA V	04/14/2020	2058420	(\$50.00)	\$0.00	(\$50.00)	04/14/2020
HOME POINT FINANCIAL CORPORA M	04/14/2020	2059701	\$50.00	\$0.00	\$50.00	04/24/2020
HOME POINT FINANCIAL CORPORA	03/31/2020	2058420	\$50.00	\$0.00	\$50.00	04/14/2020
HOME POINT FINANCIAL CORPORA	02/29/2020	2054293	\$50.00	\$0.00	\$50.00	03/26/2020
HOME POINT FINANCIAL CORPORA	01/31/2020	2050297	\$50.00	\$0.00	\$50.00	02/27/2020
HOME POINT FINANCIAL CORPORA	12/31/2019	2046268	\$50.00	\$0.00	\$50.00	01/29/2020
HOME POINT FINANCIAL CORPORA	11/30/2019	2042247	\$50.00	\$0.00	\$50.00	12/30/2019
HOME POINT FINANCIAL CORPORA	10/31/2019	2038340	\$50.00	\$0.00	\$50.00	12/03/2019
HOME POINT FINANCIAL CORPORA	09/30/2019	2034243	\$50.00	\$0.00	\$50.00	11/05/2019
HOME POINT FINANCIAL CORPORA	08/31/2019	2030207	\$50.00	\$0.00	\$50.00	10/01/2019
HOME POINT FINANCIAL CORPORA	07/31/2019	2026019	\$50.00	\$0.00	\$50.00	08/26/2019
HOME POINT FINANCIAL CORPORA M	07/12/2019	2023040	\$50.00	\$0.00	\$50.00	07/26/2019

<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Page 5 of 6</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
HOME POINT FINANCIAL CORPORA	V	07/12/2019		2021844	(\$50.00)	\$0.00	(\$50.00)	07/12/2019
HOME POINT FINANCIAL CORPORA		06/30/2019		2021844	\$50.00	\$0.00	\$50.00	07/12/2019
HOME POINT FINANCIAL CORPORA		05/31/2019		2017647	\$50.00	\$0.00	\$50.00	06/28/2019
HOME POINT FINANCIAL CORPORA		04/30/2019		2013264	\$50.00	\$0.00	\$50.00	05/29/2019
HOME POINT FINANCIAL CORPORA		03/31/2019		2008857	\$50.00	\$0.00	\$50.00	04/26/2019
HOME POINT FINANCIAL CORPORA		02/28/2019		2004707	\$50.00	\$0.00	\$50.00	04/18/2019
HOME POINT FINANCIAL CORPORA		01/31/2019		2000574	\$50.00	\$0.00	\$50.00	02/27/2019
HOME POINT FINANCIAL CORPORA		12/31/2018		1996510	\$50.00	\$0.00	\$50.00	01/28/2019
HOME POINT FINANCIAL CORPORA		11/30/2018		1992457	\$50.00	\$0.00	\$50.00	12/27/2018
HOME POINT FINANCIAL CORPORA		10/31/2018		1988428	\$100.00	\$0.00	\$100.00	11/29/2018
HOME POINT FINANCIAL CORPORA	V	10/29/2018		1978068	(\$50.00)	\$0.00	(\$50.00)	10/29/2018
HOME POINT FINANCIAL CORPORA		09/30/2018		1978068	\$50.00	\$0.00	\$50.00	10/29/2018
HOME POINT FINANCIAL CORPORA		08/31/2018		1973769	\$59.42	\$0.00	\$59.42	09/28/2018
HOME POINT FINANCIAL CORPORA		07/31/2018		1969356	\$68.02	\$0.00	\$68.02	08/27/2018
HOME POINT FINANCIAL CORPORA		06/30/2018		1965110	\$70.13	\$0.00	\$70.13	07/25/2018
HOME POINT FINANCIAL CORPORA		05/31/2018		1960675	\$120.71	\$0.00	\$120.71	06/22/2018
HOME POINT FINANCIAL CORPORA		04/30/2018		1956123	\$124.34	\$0.00	\$124.34	05/24/2018
HOME POINT FINANCIAL CORPORA		03/31/2018		1951441	\$95.49	\$0.00	\$95.49	04/25/2018
HOME POINT FINANCIAL CORPORA		02/28/2018		1946769	\$40.37	\$0.00	\$40.37	03/21/2018
HOME POINT FINANCIAL CORPORA		01/31/2018		1942233	\$36.21	\$0.00	\$36.21	02/27/2018
HOME POINT FINANCIAL CORPORA		12/31/2017		1937668	\$36.21	\$0.00	\$36.21	01/25/2018
HOME POINT FINANCIAL CORPORA		11/30/2017		1933104	\$149.10	\$0.00	\$149.10	12/21/2017
Sub-totals:					\$2,112.88	\$0.00	\$2,112.88	
Grand Total:					\$33,443.96	\$0.00		

Case: 17-13003 DOUGLAS CARL LANKSTER

HOME POINT FINANCIAL CORPORATION  
PO BOX 790309

ST LOUIS, MO 63179-

Acct No: 0703/POST PETITION MTG FE

POC FEES/POST PETITION MTG FEES\*\*\*

Sequence: 25

Modify:

Filed Date: 12/26/2017 12:00:00AM

Hold Code:

Amt Sched:	\$0.00	Debt:	\$455.00	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$455.00	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
<b>3000 HOME POINT FINANCIAL CORPORATION</b>							
HOME POINT FINANCIAL CORPORA		10/31/2018	1988428	\$236.35	\$0.00	\$236.35	11/29/2018
HOME POINT FINANCIAL CORPORA V		10/29/2018	1978068	(\$205.38)	\$0.00	(\$205.38)	10/29/2018
HOME POINT FINANCIAL CORPORA		09/30/2018	1978068	\$205.38	\$0.00	\$205.38	10/29/2018
HOME POINT FINANCIAL CORPORA		08/31/2018	1973769	\$218.65	\$0.00	\$218.65	09/28/2018
Sub-totals:				\$455.00	\$0.00	\$455.00	
Grand Total:				\$455.00	\$0.00		